

BetterInvesting's™ Online Chapter Monthly Bulletin

March 2025

Volume 5, Issue 3

What's New?

OLC Presidents' Message	Online Chapter Presidents' Committee Update
OLC Mentoring Workshop	March Mentoring Workshop - Register
2024-2025 Portfolio Challenge	OLC Annual Portfolio Contest 2024-2025
Call for Presenters	Open Invitation to Present at our OLC Educational Events
Tip of the Month	Here is an Educational Tip of the Month from the OLC
Membership and Club Visits	Membership and Club Visits
Volunteers	Join us
Model Investment Clubs	Model Investment Club Meetings
BI National News	Recurring Quick Access Links

Online Chapter Presidents' Committee Message

Dear Better Investing Online Chapter Members

Navigating Market Uncertainty

Many BetterInvesting members have weathered several periods of market uncertainty. Are today's concerns different from the past?

Economic Challenges

Since 2021, consumers have been grappling with inflation due to supply chain disruptions and increased demand as the economy recovers from the pandemic. Inflation peaked in 2022, with prices for essentials like food, energy, and housing rising sharply. In 2023, inflation began to ease, but consumers remained cautious about everyday goods. By 2024, inflation had further eased, but

prices remained stubbornly high. In 2025, bird flu has driven egg prices up by 300%, affecting not only eggs but all products containing eggs.

Beyond Consumer Concerns

Uncertainty extends beyond consumer behavior. In the past year, artificial intelligence has introduced new complexities, while tariff threats, trade wars, and negotiations to end the war in Ukraine have added to global trade uncertainty. Global armed conflict is at a multi-generation high, and trade uncertainty is at its highest level since the pandemic.

Do you follow the VIX? Does it change your investing?

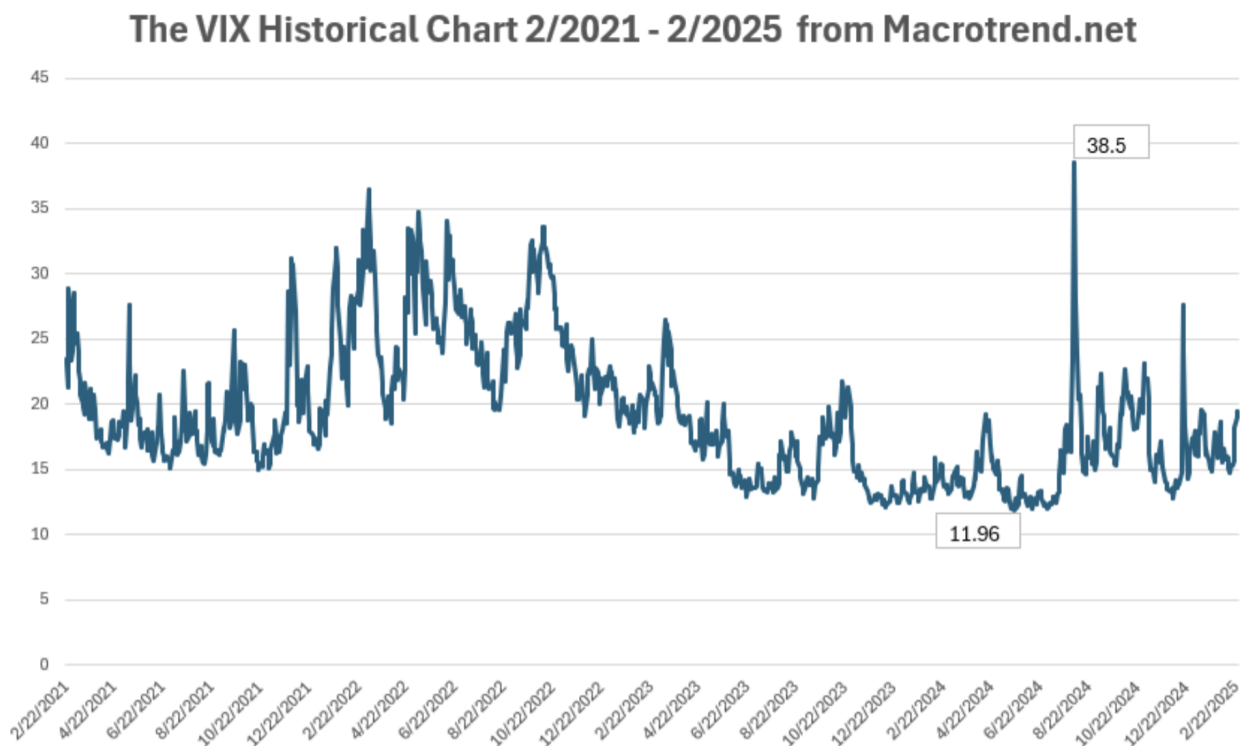
The VIX, often called the fear index, shows how nervous or confident investors are about the future. When the VIX is high, there's more fear or uncertainty. When it's low, things are more stable and predictable.

A high VIX reading – above 20 to 25 – usually happens with instability or uncertainty of any kind. Investors may re-examine their risk levels and hedge against a market drop.

A low VIX reading – below 15 – suggests a more stable environment and investor confidence.

Investors may add riskier or more aggressive investment strategies.

As of this writing – February 27 – the VIX sits just below 20 – almost a high reading. But also some of the lowest values in the past 3 years. Check out this 4-year chart from Macrotrends:



What Should BetterInvesting Members Do?

In times of rising uncertainty, it's crucial for BetterInvesting members to stick to their investment plans. Have a well-diversified portfolio, stay informed, focus on quality investments, and maintain a long-term perspective.

We Value Your Feedback

Please share your thoughts and let us know what you think.

Please share yours at contact@online.betterinvesting.net

Presidents' Committee,

Jie Eagleson, Susanne Koster, Chris McCarron, JoAnne Obata

OLC Mentoring Workshop

Do you want to jump on the Crypto Bandwagon?

Are you wondering if there's a "safe" way to invest?

Is the information that you hear contradictory and confusing?

Join us for our March Mentoring Open Forum, where David Doss will share his knowledge and research on crypto funds and investment opportunities! David's presentation will be live-streamed on the OLC Facebook page or register for the Zoom call using the button below.

March Mentoring Workshop will be on March 19, 2025 (3rd Wednesday) at 8:30 PM ET. Mark your calendar for an exciting session.

When: Wednesday, March 19th, 8:30 PM (ET)

Topic: Investing in Crypto with David Doss

How: Register for the [Zoom](#) meeting. You will receive a confirmation and a link to join the meeting.

Contact Chris McCarron, Membership Training & Education Chair if you have any feedback or ideas for future workshops.

David Doss is an advisor and fund manager with over 15 years of experience in marketing, growth, and investing, leading teams, and managing large budgets across industries like technology and cryptocurrency. He holds an MBA and currently chairs CKC .Studio and manages CKC.Fund.

Chris McCarron, Membership Training & Education Chair

Call for Presenters

Have you presented an educational topic to your club?

Would you like to share your investment tips or insights?

Have you researched a topic of your interest and are eager to share your findings?

If so, we'd love to hear from you!

Contact [Chris McCarron](#) for more details.

Education Tip of the Month

BetterInvesting keeps a list of all the recent updates to the Online Stock Tools–
<https://www.betterinvesting.org/find-great-stocks/online-tools/updates>.

2024-2025 OLC Portfolio Challenge

March 1, 2025

A Blah Market Month

February saw very little change in the S&P 500 benchmark, a drop of seven-tenths of one percent since my last report. The average Portfolio dropped noticeably, 2.6 percent, but remained a hair's width ahead of the S&P index since the beginning of the contest, up 5.7 percent to 5.4 percent. Of the various holdings in the contest portfolios, 47 gained during the month, and 68 declined. Morningstar attributed the overall lackluster market performance to "President Donald Trump's tariff plans and rising geopolitical risks" that put "Wall Street on edge." Jobless claims were also up and consumer confidence was down. An AAII survey showed that the bearish market sentiment is high.

Once during each contest, entrants can alter their holdings. Seven of 19 portfolio entrants made changes in their holdings this year. Newly added equities included CXAI (AI), KNSL (Insurance), OKE (oil/gas delivery), RCL (cruise line), SMCI (computer servers), UBER (taxi), and VRTX (biopharmaceutical). SMCI was the portfolio equity that increased the most during February, peaking February 19th and then declining but still ending the month up 45 percent.

You can see information about the portfolios by clicking on [2024-2025 Online Portfolio Contest](#). For other questions or comments, please email contact@online.betterinvesting.net with "Portfolio Contest" in the subject line. *Dan Perlman, Portfolio Contest Chair*

Membership and Club Visits

Exciting News: Club Visits Are Back!

We're here to provide the knowledge and tools your club needs to thrive. Contact us today to schedule your club visit. All clubs are eligible for a free visit.

Introducing Our "Coffee Chat" Visit

Join us for a relaxed, friendly "Coffee Chat" visit where we answer your questions in a casual atmosphere. Get personalized advice and insights. Most visits are virtual – via Zoom or other conferencing software.

Customize Your Experience

Every club is unique, and we tailor each presentation to your needs. Enjoy free training sessions, engaging discussions, and more.

Let's Make It Happen!

We're here to provide the knowledge and tools your club needs to thrive. Reach out today and let's make your club visit an unforgettable experience!

Visit our [Chapter Website](#) for more details or email: membership@online.betterinvesting.net.

Volunteers

Interested in volunteering with our chapter?

Not sure how to get started? Training is provided and your contribution can be as large or small as your time permits. Please contact us at membership@online.betterinvesting.net for more information.

For all our current volunteers – THANK YOU! Our Chapter runs on your valuable contribution.

Model Investment Club Meetings

Model Investment Club meetings are sponsored by the BetterInvesting Online Chapter. They are FREE and open to all.

[Yankee Model Stock Investing Club – REGISTER](#)

- Meets the 2nd Saturday of each month
- Next Meeting: Saturday, March 8 at 11:00 AM ET

[International Model Stock Investing Club – REGISTER](#)

- Meets the 3rd Monday of each month except 2nd Monday in December
- Next Meeting: Monday, March 17 at 8:30 PM ET

Recurring “Quick Access Links”

BetterInvesting™ National News

Part of your membership benefits package is enrollment in *BI Weekly*. Every Thursday, BetterInvesting™ emails all members a bulletin listing national webinar registrations, StockUps, TickerTalks, First Cut Stock Reports, and more. You don't want to miss it!

If you are not receiving your *BI Weekly*, go to your [BI member profile](#) and update your *Email and Product Subscription Information* selections to let BI know you would like to routinely receive this valuable weekly bulletin.

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Editor: Sriram Madabhushi

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